

Date: 09/30/2011

My name is Charles Mandeville and I am the father of a son that received a TBI in a auto accident when he was 18 years old. My background is as follows:

Teacher, Coach

My Wife and I owned a large Skilled Nursing Facility with my wife serving as the Director of Nursing and myself as Administrator.

Board Member and Vice President of the Health Care Association of Michigan

Served on many Dept. of Health and Dept of Social Service committees dealing with reimbursement and quality of care in nursing homes, and hospitals. Served on a committee dealing with Medicaid and insurance fraud.

The AUTO NO FAULT insurance program in Michigan is rated the best auto insurance in the nation. Why Change it? Our state budget is already in trouble. This change will force all of these covered by insurance now to be placed on the Medicaid and Medicare roles. Not only will it cost more but the real problem is that the victim's outcomes will not be as good as they will not receive the care they need. Many will be forced into nursing homes for the rest of their lives. Most nursing homes could handle a very limited number of these cases as they require so much care. The cost of their care will be way more than the average patient. Facilities would have to deny admission because they could not hire enough staff to give the level of care required.

The proponents of the bill say that by voting for this bill insurance, premiums will go down 15 to 40%. I truly doubt that and would like to see the proof. Even if the premiums go down some for their basic auto insurance will go back up, and probably even go higher, when they are forced to buy a long-term care policy. The average person could not afford a long term policy to cover the care of a person with a TBI, spinal cord injury, or other catastrophic accident.

All in all, it a bad decision to tamper with this program. It will not be better for the citizens fo the state. There is \$11,436,319,669 in the MCCA today with only a total of \$8,027,585,669 paid out in the last 30 years. I could not determine how many dollars the insurance industry pay into the MCCA but what ever that is, added to the money already in the fund, makes it healthy and will continue not to need any dollars from the state. Again I ask why change something that is not broken? Why the capping benefits and lowering bill/pay rates. The voters of Mich. have voted it down twice, why are you now circumventing this by going behind the voters backs trying to change it. What or who is behind this? The Insurance company are boasting record profits over the last several years. Do they want more by not contributing to the MCCA? What will happen to the monies in the MCCA? Is the legislature looking for a "windfall" to help balance the budget. This bill at one time was coupled with the motor cycle helmet ban laws. Now I understand that a deal was struck between the motor cycle proponents and the legislature that if they go along with the NO FAULT changes, the legislature will not propose changes in the motor cycle accident victim caps like was originally put forth.

All of this on the backs of victims of TBI and other catastrophic accident victims, many of which the accident was not their fault.

Please consider my wife and my thoughts and not change this program.

Thank You,

Charles Mandeville